

**Information to identify the case:**

Debtor 1	<b>Maria I. Roque</b>	Social Security number or ITIN	xxx-xx-7471
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-19067-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Maria I. Roque

8/25/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Maria I. Roque  
 Debtor

Case No. 17-19067-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Aug 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2017.

db  
 516804853 +Maria I. Roque, 318 Logan Street, Woodbury, NJ 08096-2204  
 516804854 +Able Imaging, 157 Fries Mill Rd., Turnersville, NJ 08012-2017  
 516804854 +Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203  
 516804855 +Apex Asset, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890  
 516804856 #+Arthritis Rheumatic & Back Disease Assoc, 2309 Evesham Road Suite 101,  
 Voorhees, NJ 08043-1559  
 516804857 +BOA/ Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655  
 516804858 +Booth Radiology, 748 Kings Highway, Woodbury, NJ 08096-3190  
 516804859 +Capital Collection Svc, 20 E. Taunton Road Building 50, Berlin, NJ 08009-2603  
 516804861 +CarePoint Health, 10 Exchange Place 15th Floor, Jersey City, NJ 07302-4934  
 516804863 +Emerg Care Services Of NJ, PO Box 740021, Cincinnati, OH 45274-0021  
 516804864 +Eos Cca, Po Box 981008, Boston, MA 02298-1008  
 516804865 +General Revenue Corp, PO Box 495999, Cincinnati, OH 45249-5999  
 516804868 +HRRG, PO Box 5406, Cincinnati, OH 45273-0001  
 516804869 +HSBC, PO Box 5203, Carol Stream, IL 60197-5203  
 516804867 Hayt, Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500  
 516804870 Inspira Health Network, PO Box 48274, Newark, NJ 07101-8474  
 516804874 Penn Credit Corporation, PO Box 988, Harrisburg, PA 17108-0988  
 516804875 +Phoenix Financial Services, PO Box 361450, Indianapolis, IN 46236-1450  
 516804877 +Receivables Outsourcing LLC, PO Box 549, Lutherville Timonium, MD 21094-0549  
 516804878 +Rowan SOM Faculty Practice Plan, PO Box 635, Bellmawr, NJ 08099-0635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
 +EDI: QJDMARCHAND.COM Aug 25 2017 22:28:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg  
 E-mail/Text: usanj.njbankr@usdoj.gov Aug 25 2017 22:29:33 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg  
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 25 2017 22:29:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516804860 +EDI: CAPITALONE.COM Aug 25 2017 22:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 516804862 +E-mail/Text: legal-dept@cooperhealth.edu Aug 25 2017 22:29:32 Cooper Health System,  
 One Cooper Plaza, Camden, NJ 08103-1489  
 516804866 +E-mail/Text: gkenyon@pegschools.com Aug 25 2017 22:29:40 Harris School Of Business,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 516804871 +EDI: CBSKOHLS.COM Aug 25 2017 22:28:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
 Milwaukee, WI 53201-3043  
 516804872 +EDI: MID8.COM Aug 25 2017 22:28:00 Midland Credit Mgmt, 2365 Northside Drive Suite 300,  
 San Diego, CA 92108-2709  
 516804873 +EDI: NAVIENTFKASMSERV.COM Aug 25 2017 22:28:00 Navient, PO Box 9635,  
 Wilkes-Barre, PA 18773-9635  
 516804876 +EDI: PRA.COM Aug 25 2017 22:28:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541  
 516804879 +EDI: TDBANKNORTH.COM Aug 25 2017 22:28:00 TD Bank, N.A., Attn: Bankruptcy,  
 32 Chestnut St, Lewiston, ME 04240-7799  
 516804880 +E-mail/Text: bkyelectnotices@tgsllc.org Aug 25 2017 22:29:39 Texas Guaranteed Std Loan Corp.,  
 PO Box 83100, Round Rock, TX 78683-3100  
 516804881 +EDI: VERIZONEAST.COM Aug 25 2017 22:28:00 Verizon, 500 Technology Dr Ste 30,  
 Weldon Spring, MO 63304-2225  
 516804882 +E-mail/Text: xrays@westwoodoralsurgery.com Aug 25 2017 22:29:24 Westwood Oral Surgery,  
 992 Mantua Pike # 302, Woodbury Heights, NJ 08097-1249

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Aug 25, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com  
Joseph J. Rogers on behalf of Debtor Maria I. Roque jjresq@comcast.net, jjresql@comcast.net  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4